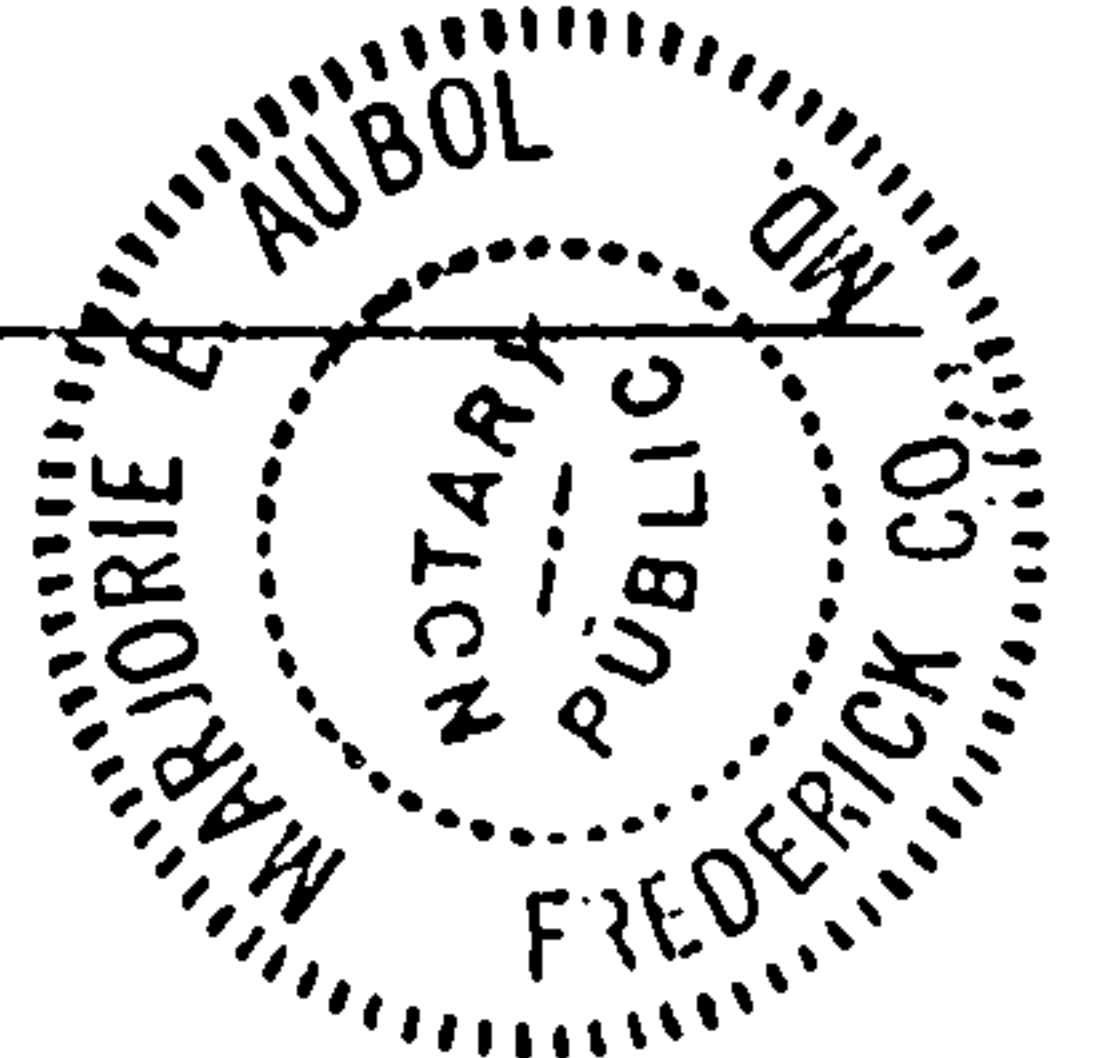


I HEREBY CERTIFY, that on this 26th day of December, 1972, before me a Notary Public of the State of Maryland, the undersigned officer, personally appeared William C. Bogley known to me (or satisfactorily proven) to be the person (s) whose name (s) is (are) subscribed to the within instrument and acknowledged that he is the President ~~of William C. Bogley Custom Homes, Inc., a Maryland Corporation, and that he as President of said body corporate and being authorized to do so~~ executed the same for the purposes therein contained.

WITNESS my hand and Notarial Seal.

Marjorie E. Aubol
MARJORIE E. AUBOL Notary Public



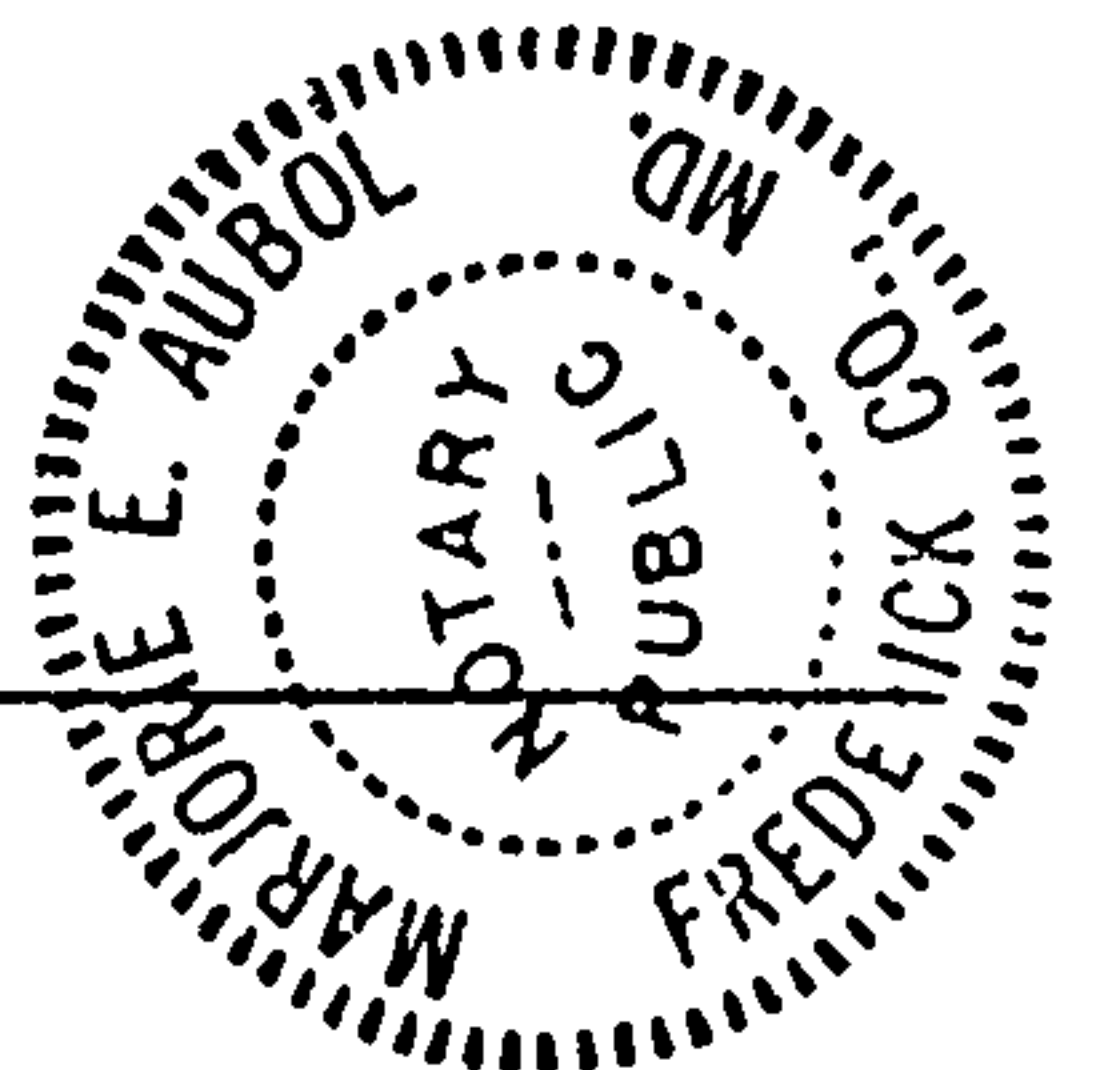
STATE OF MARYLAND, FREDERICK COUNTY, TO-WIT:

I hereby certify that on this 29th day of December, 1972, before me, the subscriber, a Notary Public of the State and County aforesaid, personally appeared Murray H. Fout, Attorney

and Agent of Free State Bank & Trust Company, a body corporate, the Party secured by the aforesaid Deed of Trust, and made oath in due form of law that the consideration recited in the Deed of Trust (\$ 50,000.00) is true and bona fide as therein set forth; and further that the amount of the loan which said Deed of Trust has been given to secure was paid over and disbursed by the Party secured by the Deed of Trust to either the Borrowers or to the person responsible for disbursement of funds in the closing transaction or their representative Agent at a time no later than the final and complete execution of the Deed of Trust, and further that he is the duly authorized Agent of Free State Bank & Trust Company, a body corporate and has authority to make this Affidavit.

WITNESS my hand and Notarial Seal.

Marjorie E. Aubol
MARJORIE E. AUBOL Notary Public



DEED OF TRUST

William C. Bogley Custom
Homes, Inc., a body corporate

TO

Free State Bank & Trust
Company, a Maryland corporation

INDEXED

Murray H. Fout, Attorney
20 North Court Street
Frederick, Maryland 663-4222

STATE OF MARYLAND
FREDERICK COUNTY
RECEIVED FOR RECORD

DEC 29 11 45 AM '72

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FURTHER TO BE RECORDED